State of Idaho

DEPARTMENT OF INSURANCE

C.L. "BUTCH" OTTER
Governor

700 West State Street, 3rd Floor P.O. Box 83720 Boise, Idaho 83720-0043 Phone (208)334-4250 Fax (208)334-4398 Website: http://www.doi.idaho.gov THOMAS A. DONOVAN
Acting Director

NEWS RELEASE

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CONTACT: Tricia Carney 208-334-4312

tricia.carney@doi.idaho.gov Cell 208-850-2342

Prepare for natural disasters – what you can do now

BOISE ID (April 20, 2015) – Spring and summer can bring all kinds of potentially damaging weather or other natural disasters. Knowing what to do before and after a disaster can help protect your family and your property.

Idaho Department of Insurance Acting Director Tom Donovan reminds Idahoans, "Spring rains sometimes result in flooding, and summer heat can lead to wildfires. Take time now to review your emergency plans so that you are prepared in the event a disaster occurs."

Natural disasters can strike anywhere at any time. The Idaho Department of Insurance encourages citizens to be prepared to protect their homes and families and offers the following helpful tips:

- Make sure you have bottled water, a first aid kit, flashlights, a battery-powered radio, nonperishable food items, blankets, clothing, prescription drugs, eyeglasses, personal hygiene supplies, and a small amount of cash.
- For personal safety, prepare an evacuation plan. Choose two meeting places: one right outside your home in case of a sudden emergency, such as a fire; and one outside your neighborhood in case you can't return home.
- Plan steps you can take to mitigate or lessen some of the damage to your home caused by natural disasters. A mitigation plan will begin with a survey of your home and area around your home to identify objects like yard debris that could compound damage to your home in high winds or under threat of wildfire.
- Keep a readily available list of 24-hour contact information for your insurance agent and insurance company. The list should include your policy numbers, your insurance company and insurance agent's phone numbers, website addresses, and mailing addresses. Store this information along with a home inventory in a waterproof/fireproof safe or a safe deposit box. Also consider sending an electronic copy to someone you trust. If you have to evacuate your home, you want this information to be easily available to you.

• A home inventory can be invaluable when deciding how much insurance your life situation requires to adequately insure your home in the path of a natural disaster.

The Department has resources – including a sample <u>homeowner's inventory</u> – available to help consumers as they work to prepare for natural disasters. A free digital home inventory app is available from the National Association of Insurance Commissioners website.

If you have questions about this or other insurance topics, contact the Idaho Department of Insurance by visiting www.doi.idaho.gov or by calling 334-4250 in the Boise area or 800-721-3272 toll-free statewide.

About the Department of Insurance

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to equitably, effectively and efficiently administer the Idaho Insurance Code and the International Fire Code. For more information, visit www.doi.idaho.gov.